## MERCHANTS & PLANTERS BANCSHARES, INC.

CPP Disbursement Date   03/06/2009	MERCHANTS & PLANTERS BANCSHARES, INC.			
Selected palance and ort-palance sheet items	RSSD (Holding Company) 1129971	,	Number of Insured Depository Institutions	
Construction & development	2010 \$ millions		%chg from prev	
SS   Closed-end 1.4 fpmily residential   S18   S18   Closed-end 1.4 fpmily residential   S18   S18   Closed-end 1.4 fpmily residential   S18   S18   S19	90	\$91	1.1%	
S18	50	\$63	5.5%	
Second	88	\$7	-1.6%	
Cedit cord         S50           Other consumer         S60           Commercial industrial         56           Commercial real estate         519           Unused commitments         \$5           Securitation outstanding principal         \$6           Montgage-backed securities (CSE and private issue)         \$8           Asset-backed securities         \$8           Other securities         \$8           Costs & balances due         \$3           Residential mortgage originators set (quarter)         \$0           Copen-end HELOC originated for sole (quarter)         \$0           Open-end HELOC originated for sole (quarter)         \$0           Open-end HELOC originations sold (quarter)         \$0           Closed-end mortgage originations sold (quarter)         \$0           Open-end HELOC originated for sole (quarter)         \$0           Open-end HELOC originated for sole (quarter)         \$0           Open-end HELOC originations sold (quarter)         \$0           Closed-end proving originations sold (quarter)         \$0           Deposits         \$75           Total other borrowings         \$1           FHB advances         \$3           Equity         \$1           Equity         \$1	.8	\$20	10.2%	
Other consumer         \$6           Commercial & Industrial         \$51           Commercial explorations         \$51           Unused commitments         \$51           Securitization outstanding principal         \$0           Mortgage-backed securities (SGE and private issue)         \$0           Sasset-backed securities         \$0           Other securities         \$3           Cash & balances due         \$3           Residential mortgage originations         \$3           Classed-end mortgage originated for sole (quarter)         \$0           Open-end HELOC originated for sole (quarter)         \$0           Open-end HELOC originations sold (quarter)         \$0           Deposits         \$75           Total other borrowings         \$5           FRUID Section of the borrowings         \$5           Faculty applies of quarter end         \$1           Stock sels and transactions with parent holding company (cumulative through calendar year)         \$2           Performance Ratios         \$1           Tier 1 risk based capital ratio         \$1           Total original seed (ALL-Alloc transfer risk)/Noncurrent loans)         \$2           Coverage ratio (ALL-Alloc transfer risk)/Noncurrent loans)         \$2           Return on assets or av	50	\$1	608.3%	
Section	50	\$0		
Unused commitments 55 Securitation outstanding principal 55 Securitation outstanding principal 55 Securitation outstanding principal 55 Securitation outstanding principal 55 Securities 55 Cash & balances due 55 Cash & balances due 53 Sease-backed securities 55 Open-end HELOC originated for sole (quorter) 50 Open-end HELOC originations sold (quorter) 50 Op		\$5	-23.7%	
Unused commitments \$ \$55 Securitization outstanding principal \$ \$60 Mortgage-backed securities (SSE and private issue) \$ \$8 Asset-backed securities \$ \$8 Asset-backed securities \$ \$8 Cash & balances due \$ \$33  Residential mortgage originations \$ \$8 Residential mortgage originations \$ \$8 Residential mortgage originated for sole (quorter) \$ \$00 Open-and HELOC originated after sole (quorter) \$ \$00 Open-and HELOC originations sold (quorter) \$ \$00 Open-and HELOC originations sold (quorter) \$ \$00 Open-and HELOC originations sold (quorter) \$ \$00 Deposits \$ \$80 Deposits \$ \$80 Deposits \$ \$80 Deposits \$ \$80 Deposits \$ \$55 FHLB advances \$ \$55 FHLB advances \$ \$55 Equity Equity openial at quarter end \$ \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$ \$2 Deposits \$ \$10 Total risk based capital ratio \$ \$10,7% Tier 1 risk based capital ratio \$ \$10,9% Return on equity \$ \$6,5% Return on assets \$ \$0.07% Return on capity \$ \$0.07% Return o	66	\$6	1.7%	
Securitization outstanding principal  Mortgage-backed securities (SES and private issue)  Stakes-backed securities  Cash & balances due  Stake balances due  Stake balances due  Residential mortgage originations  Closed-end mortgage originations  Closed-end mortgage originated for sole (quorter)  Stock and mortgage originations sold (quorter)  Stock and stock borrowings  Stock and stock borrowings  Stock and stock borrowings  Stock and stock and the province of the stock and sto	.9	\$21	10.8%	
Securitization outstanding principal  Mortgage-backed securities (SEE and private issue)  SR Asset-backed securities  Cash & balances due  SS Abalances due  Residential mortgage originations  Closed-end mortgage originated for sole (quarter)  Closed-end mortgage originated for sole (quarter)  SO Open-end HELOC originated for sole (quarter)  Closed-end mortgage originations sold (quarter)  SO Open-end HELOC originated for sole (quarter)  SO Open-end HELOC originated for sole (quarter)  SO Open-end HELOC originations sold (quarter)  SO Op		62	26.0%	
Mortgage-backed securities (SEE and private issue) \$8 Asset-backed securities \$5 Cash & balances due \$5  Residential mortgage originations Closed- and mortgage originations Closed- and mortgage originated for sole (quarter) \$50 Open-end HELOC originated for sole (quarter) \$50 Closed- and mortgage originations sold (quarter) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (cumulative through calendar year) \$50 Closed- and transactions with parent holding company (		\$3 \$0	-36.9%	
Asset backed securities		\$6	-22.9%	
Other securities		\$0	-22.9%	
Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)  Solopen-end HELOC originations sold (quarter)  Solopen-end HELOC originations sold (quarter)  Solopen-end HELOC originations sold (quarter)  Liabilities  Solopen-end HELOC originations sold (quarter)  Solopen-end HELOC origination s		\$7	-10.3%	
Residential mortgage originations  Closed-end mortgage originated for sole (quarter)  Closed-end mortgage originated for sole (quarter)  Closed-end mortgage originations sold (quarter)  Sol Open-end HELOC originated sols (quarter)  Sol Open-end HELOC originations sold (quarter)  Sol Open-end HELOC origination sold (quarter)  Sol Open-end HELOC		\$6	114.4%	
Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)  Sol Open-end HELOC origination sold (quarter)  Sol Open-end HELOC originations sold (quarter)  Sol Open-end HELOC originations sold (quarter)  Sol Open-end HELOC originations sold (quarter)  Sol Open-end HELOC origination sold (quarter)				
Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)  Sol Open-end HELOC origination sold				
Closed-end mortgage originations sold (quarter)  Open-end HELOC originations sold (quarter)  Liabilities  Seponsits  Sepo	50	\$0		
Open-end HELOC originations sold (quarter)  Liabilities  Seposits  Deposits  Seposits  Total other borrowings  Equity  Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year)  Performance Ratios  Tier 1 leverage ratio Total risk based capital ratio 10.7% Ter 1 risk based capital ratio 11.07% Ter 1 risk based capital ratio 12.3% Return on assets 12.3% Return on assets 13.4.5% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)) Loss provision to net charge-offs (qtr) Net interest margin 12.2% Loss provision to net charge-offs (qtr)  Asset Quality (% of Total Loan Type)  Construction & development  Out	50	\$0		
Liabilities \$80 Deposits \$75 Total other borrowings \$55 FHLB advances \$55  Equity Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2 Performance Ratios  Tier 1 leverage ratio \$10.7% Irer 1 risk based capital ratio \$10.7% Return on equity \$1.6.3% Return on equity \$1.6.3% Return on equity \$1.5.3% Return on expect \$1.5.	50	\$0		
Deposits \$75 Total other borrowings \$55 FHLB advances \$55  Equity Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2  Performance Ratios Tier 1 leverage ratio \$10,7% Tier 1 risk based capital ratio \$14,9% Total risk based capital ratio \$16,0% Return on equity¹ \$-6,3% Return on assets¹ \$-0,7% Net interest margin¹ \$4,5% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$200.2%  Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$200.2%  Loss provision to net charge-offs (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  **Coverage ratio transfer risk (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  **Coverage ratio transfer risk (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  **Coverage ratio transfer risk (qtr) \$0.0%  **Construction & development \$0.0% \$0.0%  **Closed-end 1-4 family residential \$0.0% \$0.0%  **Coredit card \$0.0% \$0.0%  **Coredit card \$0.0% \$0.0%  **Other consumer	60	\$0		
Deposits \$75 Total other borrowings \$55 FHLB advances \$55  Equity Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2  Performance Ratios Tier 1 leverage ratio \$10,7% Tier 1 risk based capital ratio \$14,9% Total risk based capital ratio \$16,0% Return on equity \$4,5% Return on assets \$4,0% Not interest margin \$4,5% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$200.2%  Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$200.2%  Loss provision to net charge-offs (qtr) \$1011.1% Net charge-offs to average loans and leases \$4,00% Construction & development \$0.0% Construction & development \$0.0% Closed-end 1.4 family residential \$0.0% Construction & development \$0.0% Construction & dev				
Total other borrowings \$55 FHLB advances \$55  Equity  Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2  Performance Ratios  Tier 1 leverage ratio \$10.7% Tier 1 risk based capital ratio \$14.9% Total risk based capital ratio \$16.0% Return on equity¹ \$-6.3% Return on asset¹ \$-0.7% Net interest margin¹ \$4.5% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$208.2% Loss provision to net charge-offs (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  **Total risk development \$1.0% **Coverage ratio (ALLL+Alloc transfer risk)/Noncurrent loans)} \$1.0% **Coverage ratio (ALLL-All coverage loans and leases¹		\$82	1.7%	
FHLB advances  Equity  Equity capital at quarter end  Stock sales and transactions with parent holding company (cumulative through calendar year)  Stock sales and transactions with parent holding company (cumulative through calendar year)  Performance Ratios  Tier 1 leverage ratio  10.7%  Tier 1 risk based capital ratio  11.9%  Return on equity  12.3%  Return on equity  13.3%  Return on assets  14.5%  Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}  14.5%  Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}  208.2%  Loss provision to net charge-offs (qtr)  Net charge-offs to average loans and leases  14.5%  15.5%  16.5%		\$77	3.0%	
Equity Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2  Performance Ratios Tier 1 leverage ratio \$10.7% Tier 1 risk based capital ratio \$14.9% Total risk based capital ratio \$16.0% Return on equity¹ \$-6.3% Return on assets¹ \$-0.7% Net interest margin¹ \$4.5% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$208.2% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$208.2% Loss provision to net charge-offs (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  1 Quarterly, annualized.  Noncurrent Loans Asset Quality (% of Total Loan Type) \$2009 \$2010  Construction & development \$0.0% \$0.0%  Closed-end 1-4 family residential \$0.0% \$0.0%  Credit card \$0.0% \$0.0%  Credit card \$0.0% \$0.0%  Cother consumer		\$4 \$4	-22.2% -22.2%	
Equity capital at quarter end \$10 Stock sales and transactions with parent holding company (cumulative through calendar year) \$2  Performance Ratios Tier 1 leverage ratio \$10.7% Tier 1 risk based capital ratio \$14.9% Total risk based capital ratio \$16.0% Return on equity¹ \$-6.3% Return on assets¹ \$-0.7% Net interest margin¹ \$4.5% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} \$208.2% Loss provision to net charge-offs (qtr) \$1011.1% Net charge-offs to average loans and leases¹ \$0.2%  \$\frac{1}{2} Quarterly, annualized.}    Noncurrent Loans	53	Ş4	-22.276	
Stock sales and transactions with parent holding company (cumulative through calendar year)  52  Performance Ratios  Tier 1 risk based capital ratio 10.7%  Total risk based capital ratio 16.0%  Return on equity¹ 8. Eturn on assets¹ 9.7%  Net interest margin¹ 4.5%  Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}} 208.2%  Loss provision to net charge-offs (qtr) 1011.1%  Net charge-offs to average loans and leases¹ 0.2%  2099 2010  Construction & development 0.0% 0.0% Closed-end 1-4 family residential Home equity 0.0% 0.0% Credit card 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0				
Performance Ratios   10.7%   11.1%	.0	\$9	-4.5%	
Tier 1 leverage ratio         10.7%           Tier 1 risk based capital ratio         14.9%           Total risk based capital ratio         16.0%           Return on equity¹         -6.3%           Return on assets¹         -0.7%           Net interest margin¹         4.5%           Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}         208.2%           Loss provision to net charge-offs (qtr)         1011.1%           Net charge-offs to average loans and leases¹         0.2%           ¹ Quarterly, annualized.         Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.0%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%	52	\$0	NA	
Tier 1 leverage ratio         10.7%           Tier 1 risk based capital ratio         14.9%           Total risk based capital ratio         16.0%           Return on equity¹         -6.3%           Return on assets¹         -0.7%           Net interest margin¹         4.5%           Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}         208.2%           Loss provision to net charge-offs (qtr)         1011.1%           Net charge-offs to average loans and leases¹         0.2%           ¹ Quarterly, annualized.         Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.0%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%				
Tier 1 risk based capital ratio         14.9%           Total risk based capital ratio         16.0%           Return on equity¹         -6.3%           Return on assets¹         -0.7%           Net interest margin¹         4.5%           Coverage ratio {{ALLL+Alloc transfer risk/Noncurrent loans}}         208.2%           Loss provision to net charge-offs (qtr)         1011.1%           Net charge-offs to average loans and leases¹         0.2%           ¹ Quarterly, annualized.         Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.0%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%	%	9.8%		
Total risk based capital ratio   16.0%   Return on equity   -6.3%   -6.3%   Return on assets   -6.3%		14.5%		
Return on equity¹         -6.3%           Return on assets¹         -0.7%           Net interest margin¹         4.5%           Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}         208.2%           Loss provision to net charge-offs (qtr)         1011.1%           Net charge-offs to average loans and leases¹         0.2%           ¹ Quarterly, annualized.         Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%		15.7%	<del>-</del>	
Return on assets¹         -0.7%           Net interest margin¹         4.5%           Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}         208.2%           Loss provision to net charge-offs (qtr)         1011.1%           Net charge-offs to average loans and leases¹         0.2%           ¹ Quarterly, annualized.         Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%		6.1%		
Net interest margin 1 4.5%  Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 208.2%  Loss provision to net charge-offs (qtr) 1011.1%  Net charge-offs to average loans and leases 1 0.2%  I Quarterly, annualized.    Noncurrent Loans		0.6%		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}		4.3%		
Loss provision to net charge-offs (qtr)       1011.1%         Net charge-offs to average loans and leases¹       0.2%         ² Quarterly, annualized.       Noncurrent Loans         Asset Quality (% of Total Loan Type)       2009       2010         Construction & development       0.0%       0.0%         Closed-end 1-4 family residential       0.0%       0.1%         Home equity       0.0%       0.0%         Credit card       0.0%       0.0%         Other consumer       1.0%       0.8%		20.2%	_	
Net charge-offs to average loans and leases¹         0.2%           **Quarterly, annualized.         **Noncurrent Loans           Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           **Closed-end 1-4 family residential         0.0%         0.1%           **Home equity         0.0%         0.0%           **Credit card         0.0%         0.0%           **Other consumer         1.0%         0.8%	% -52	28.3%		
Noncurrent Loans   State Quality (% of Total Loan Type)   2009   2010		-0.3%	-	
Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%				
Asset Quality (% of Total Loan Type)         2009         2010           Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%				
Construction & development         0.0%         0.0%           Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%	Gross Charge-Offs	$\dashv$		
Closed-end 1-4 family residential         0.0%         0.1%           Home equity         0.0%         0.0%           Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%	2009 2010	0.05/		
Home equity		0.0%	-	
Credit card         0.0%         0.0%           Other consumer         1.0%         0.8%		0.2%		
Other consumer 1.0% 0.8%		0.0%		
		0.0%	-	
Commorcial & Industrial		0.4%	<del>-</del>	
Commercial & Industrial         2.0%         0.0%           Commercial real estate         0.8%         0.2%		0.0%	-	
Commercial real estate         0.8%         0.2%           Total loans         0.5%         0.2%		0.0%		